

PERSOLVE, LLC d.b.a

Account Resolution Associates

9301 Winnetka Avenue, Suite B, Chatsworth, CA 91311-6033

Tel: 866-438-1259 Fax: 818-534-3140

March 4, 2013

Original Creditor: Wells Fargo
 Account Number: *****6920
 Our File No.: C1306691
 Respond to: (866) 438-1259

Balance, to date ††: \$7,721.64

Please be advised that we have been assigned the above-referenced debt for the purposes of collection. However, it is our goal to resolve your account prior to any type of further collection activity. This is why our company name is Account Resolution Associates. We look forward to working with you in resolving your account.

†† In the event that this balance is the subject of a bankruptcy proceeding or has otherwise been discharged, please immediately send us a copy of that documentation evidencing the filing and/or discharge.

We have provided three convenient ways for you to pay:

1. Pay the total above by Credit Card, use the form at the bottom of this letter.
2. Send check or money order for the total above in the enclosed envelope.
3. Call our office at (866) 438-1259 if you need additional time.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

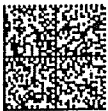
California Civil Code section 1785.26(c)(2) "As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations." But we will not submit a negative credit report to a credit reporting agency about this credit obligation prior to 60 days from the date of this letter. The Rosenthal Act, California Civil Code Section 1788.21, also requires that you notify your creditor of your change of name, address, or employment for any existing consumer credit.

Please be advised that in the event that you reside in the State of California and our company chooses to take legal action against you, this is your formal written notice under California Code of Civil Procedure § 1033 that you may be responsible to pay the "actual cost of the filing fee, the actual cost of service of process and, when otherwise specifically allowed by law, reasonable attorneys' fees".

SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR.
 ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

ICSPERS01MISARF1



CLPERS01
 PO Box 1022
 Wixom MI 48393-1022
 ADDRESS SERVICE REQUESTED

Current Balance: \$7,721.64
 File Number: C1306691

Amount Paid: \$ _____

Mail All Correspondence To:

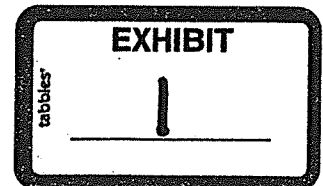
Account Resolution Associates
 9301 Winnetka Ave Ste B
 Chatsworth CA 91311-6079



C1306691-MISARF1 3087920



SANDRA JACOBSON
 598 Columbia Ave Apt 233
 San Jose CA 95126-3610



<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		CHECK CARD USING FOR PAYMENT	
CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)			EXP. DATE /
CARDHOLDER NAME			AMOUNT \$
CARDHOLDER SIGNATURE			

PERSOLVE, LLC DBA:
ACCOUNT RESOLUTION ASSOCIATES
9301 WINNETKA AVENUE, SUITE B
CHATSWORTH, CA 91311

MEMBER OF EXPERIAN, TRANSUNION AND EQUIFAX

CALIFORNIA :

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area. State and federal law require debt collectors to treat you fairly, and prohibit debt collectors from using profane language or making improper communications with third parties, including your employer.

The Rosenthal Act, California Civil Code Section 1788.21, also requires that you notify your creditor of your change of name, address, or employment for any existing consumer credit.

COLORADO:

For information about the Colorado Fair Debt Collection Practices Act, see:
WWW.COLORADOATTORNEYGENERAL.GOV/CA

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

KANSAS:

An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

MAINE:

Hours of Operation: 8:00AM – 5:00 PM (PST)

NEW YORK CITY:

New Your City Department of Affairs License Number 1276366.

UTAH:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN:

This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
REVSPRING

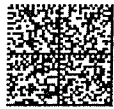
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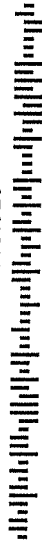
PO Box 1022

Wixom MI 48393-1022

ADDRESS SERVICE REQUESTED



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598 Columbia Ave Apt 233

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